

Al Rajhi Bank

Ex. 11

REDACTION KEY

- A. CLASSIFIED FBI INFORMATION RE-REVIEWED PURSUANT TO EXECUTIVE ORDER 14040.
- C-1. INFORMATION OBTAINED FROM FOREIGN GOVERNMENT(S) AND WITHHELD AT THE DIRECTION OF ANOTHER U.S. GOVERNMENT AGENCY OR DEPARTMENT PENDING ONGOING CONSULTATION.
- C-2. INFORMATION OBTAINED FROM FOREIGN GOVERNMENT(S) AND WITHHELD AT THAT GOVERNMENT'S DIRECTION FOLLOWING CONSULTATION IN ACCORDANCE WITH EXECUTIVE ORDER 14040.
- D. INFORMATION FOR WHICH JUDICIAL AUTHORIZATION TO RELEASE IS REQUIRED. INFORMATION FOR WHICH JUDICIAL AUTHORIZATION IS OBTAINED WILL BE RELEASED.
- F. ADMINISTRATIVELY DESIGNATED FBI FILE AND/OR SERIAL NUMBERS OR HANDLING INFORMATION.
- G. SENSITIVE LAW ENFORCEMENT INFORMATION WITHHELD PURSUANT TO THE LAW ENFORCEMENT PRIVILEGE.
- J-1. SECTION 102A(i)(1) OF THE NATIONAL SECURITY ACT OF 1947, AS AMENDED BY THE INTELLIGENCE REFORM AND TERRORISM PREVENTION ACT OF 2004, 50 U.S.C. § 3024(i)(1).
- J-2. INFORMATION PROTECTED FROM DISCLOSURE BY THE BANK SECRECY ACT (BSA) AND THE U.S. DEPARTMENT OF THE TREASURY REGULATIONS IMPLEMENTING THE BSA. SEE 31 C.F.R. § 5311 ET SEQ; 31 C.F.R. CHAPTER X.
- J-3. INFORMATION DETERMINED BY ANOTHER DEPARTMENT OR AGENCY TO BE PROTECTED FROM DISCLOSURE PURSUANT TO 8 U.S.C. § 1202(f).
- O-1. INFORMATION WITHHELD AT THE DIRECTION OF ANOTHER U.S. GOVERNMENT AGENCY OR DEPARTMENT.
- P. INFORMATION RESTRICTED FROM PUBLIC RELEASE UNDER THE PRIVACY ACT OF 1974. SUCH INFORMATION WILL BE PRODUCED IN MDL 03-1570 (S.D.N.Y.) PURSUANT TO THE PRIVACY ACT PROTECTIVE ORDER ENTERED IN THAT CASE.
- P-1. INFORMATION SUCH AS SOCIAL SECURITY NUMBERS, DATES OF BIRTH, AND OTHER SENSITIVE PERSONAL INFORMATION.
- S. NAMES AND OTHER PERSONAL IDENTIFYING INFORMATION OF LAW ENFORCEMENT PERSONNEL.

NOTE: Classification markings (classification banners and portion markings) are redacted without a code throughout the release.

(Rev. 08-28-2000)

FEDERAL BUREAU OF INVESTIGATION

Precedence: ROUTINE

Date: 09/20/2001

To: Counterterrorism
Investigative Services
New York
Portland

Attn:

(G)

SA

(S)

From: San Diego

(G)

Contact: SA (S)

Approved By:

(S)

Drafted By:

Case ID #: (F)

Title: PENTTBOMB;
MAJOR CASE 182
OO:NY

Synopsis: Communication providing information on Towayan Al-Towayan and setting lead for Portland.

Administrative: Reference telephone call between SA (S) and SA (S) (S) Medford RA on September 20, 2001.

Enclosure(s): Enclosed for Portland and Medford are: photo spread depicting nineteen known hijackers, photo of Towayan Al-Towayan, photo of Omar Al-Bayoumi, photo of (P) photocopy of telephone bill for Towayan Al-Towayan.

Details: Investigation at San Diego has determined that subjects from Flight 77, Khalid M. Al-Mihdhar and Nawaf M. Al-Hazmi lived in San Diego, California. A records check of the California Department of Motor Vehicles reported that Nawaf Al-Hazmi listed 6401 Mount Ada Road, Apartment (P) San Diego, California, as his residence when he applied for a drivers license on or about April 5, 2000. This was confirmed by the records and the (P) of the Parkwood Apartments, 6401 Mount Ada Road, San Diego, California. According to the rental records, Al-Mihdhar and Al-Hazmi both moved into apartment (P) Parkwood Apartments, 6401 Mount Ada Road, San Diego, California on February 5, 2000. The rental application shows that Al-Mihdhar and Al-Hazmi resided with Omar A. Al-Bayoumi at apartment (P) of the same apartment complex, San Diego, California, before renting apartment (P). Prior to that,

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Al-Mihdhar and Al-Hazmi claimed they were in Saudi Arabia. Interviews conducted at the Parkwood Apartments have reported that other residents recognized the photograph of hijacker Hani Hanjour as visiting the apartment complex. No records have been found that confirm Hanjour's presence at the apartment complex.

The term of Al-Mihdhar and Al-Hazmi's lease was for four months. Al-Bayoumi was listed as the guarantor and co-signer because Al-Mihdhar and Al-Hazmi did not have established credit. Al-Mihdhar and Al-Hazmi vacated the apartment on May 31, 2000, and left no forwarding address.

The records of the Parkwood Apartments show that Omar Ahmed Al-Bayoumi and his wife Manal A. Bagader, with their children, (P-1) (P-1) and (P-1) moved into the Parkwood Apartments 6333 Mount Ada Road, Apartment (P) on or about September 1, 1999. According to the records of the Parkwood Apartments, Al-Bayoumi and his family moved out of their apartment on June 23, 2001.

Contact with the U.S. Postal Service determined a mail forwarding notice was submitted for Omar Al-Bayoumi on June 23, 2001. The notice requested all mail delivered to Al-Bayoumi at apartment 152 be forwarded to apartment (P). Contact with the apartment management has determined the occupant of apartment (P) during June 2001 was Abdallah Al-Towayan.

Review of rental records has determined Towayan Abdallah Al-Towayan, date of birth (P-1) moved into 6401 Mount Ada Road, Apartment (P) San Diego, CA on April 6, 2001 and moved out August 5, 2001. Al-Towayan was accompanied by (P) and (P) (P-1). Rental records further indicate Al-Towayan held Oregon Identification Card (P-1) issued October 18, 2000, expires September 2, 2008. The Identification Card list an address of (P), Portland Oregon, 97203.

Interviews conducted at San Diego have identified Al-Towayan as having contact with Hani Hanjour, one of the hijackers of American Airlines Flight 77 which crashed into the Pentagon. Al-Towayan has been identified as being the recipient of a desk moved from Al-Bayoumi's apartment during June 2001. Although Al-Bayoumi was not present when the desk was moved, a witness has identified Hani Hanjour as having helped move the desk from Al-Bayoumi's apartment to Al-Towayan's.

Al-Towayan is reported by a witness to have said he was leaving San Diego to study English at the University of Oregon.

An individual residing at 6555 Mount Ada Road, Apartment (P) San Diego, California, has been identified as a possible associate of Al-Bayoumi and Al-Towayan. The individual, as listed on his California drivers license, is (P) has reported his association with Al-Bayoumi was limited to working on Al-Bayoumi's computer however, rental records identify (P) as the emergency contact for Al-Bayoumi

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and his family. Further, upon moving out of the Parkwood complex, Al-Towayan had requested the apartment manager forward any return of his deposit to (P) at apartment (P)

Pursuant to a search warrant for mail delivered to Al-Bayoumi and Al-Towayan, telephone records for Al-Towayan were obtained. A review of these records indicates a call from Al-Towayan's telephone number to (P) on July 31, 2001. ACS identifies the above number as being subscribed to by Saudi Arabian Airlines, 725 5th Avenue, New York, New York. An additional call as reflected on the enclosed telephone bill was placed to telephone number (P) which was referenced in Milwaukee file number (F) on May 11, 2000. A third telephone number appearing on the enclosed billing, (P) has been identified as being subscribed to by (P) Apartment (P) Ashland, Oregon 97520-7308.

Other telephone numbers as reflected on the enclosed telephone bill are being provided to Portland and Medford for subscriber checks as deemed appropriate.